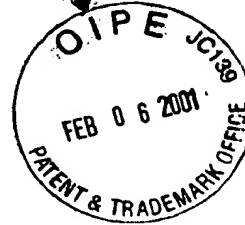


COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION  
(Page 1)



#3

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL INFORMATION PROCESSING

the specification of which ☐ is attached hereto ☒ was filed on October 26, 2000 as  
United States Application No. or PCT International Application No. 09/695,930  
and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby appoint the practitioners associated with the firm and Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to the address associated with that Customer Number:

**FITZPATRICK, CELLA, HARPER & SCINTO**  
Customer Number: 05514

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole or First Inventor THOMAS M. CROSS  
Inventor's signature Thomas M. Cross  
Date 1/23/01 Citizen/Subject of U.S.A.  
Residence 5340 Stickney Road, Clarkston, MI 48348  
Post Office Address Same as Residence

Full Name of Second Joint Inventor, if any THOMAS G. GAGNE  
Second Inventor's signature Thomas G. Gagne  
Date 1/23/2001 Citizen/Subject of U.S.A.  
Residence 360 W. Woodland, Ferndale, MI 48220  
Post Office Address Same as Residence

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FOR PATENT APPLICATION

(Page 2)

Full Name of Third Joint Inventor, if any CHARLIE G. GAGNE

Third Inventor's signature

*Charlie G. Gagne*

Date

1/24/01

Citizen/Subject of

U.S.A.

Residence 6465 Ann Arbor Road, Dexter, MI 48130

Post Office Address Same as Residence